

1 **CLAIMS**

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3 1. One or more computer readable media having stored thereon a
4 plurality of instructions that, when executed by one or more processors, causes the
5 one or more processors to perform acts including:

6 receiving a request to make a purchase at an on-line merchant using funds
7 from a payment account that is identified in an electronic wallet corresponding to
8 a particular user;

9 identifying restrictions associated with the payment account;

10 comparing the restrictions to an identity of the on-line merchant; and

11 determining, based on the comparing, whether to allow the purchase to
12 proceed.

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14 2. One or more computer readable media as recited in claim 1, wherein
15 the payment account comprises a debit card account.

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17 3. One or more computer readable media as recited in claim 1, wherein
18 the payment account comprises a gift certificate account.

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20 4. One or more computer readable media as recited in claim 1, wherein
21 the payment account comprises a rebate account.

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23 5. One or more computer readable media as recited in claim 1, wherein
24 the payment account comprises a cash account.

1 6. One or more computer readable media as recited in claim 1, wherein
2 the payment account comprises a reward account.

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4 7. One or more computer readable media as recited in claim 1, wherein
5 the payment account comprises an allowance account.

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7 8. One or more computer readable media as recited in claim 1, wherein
8 the restrictions limit the payment account to being used at one or more on-line
9 merchants that are part of a group of merchants that changes over time.

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11 9. One or more computer readable media as recited in claim 1, wherein
12 the restrictions limit the payment account to being used at one or more on-line
13 merchants that are part of a static group of merchants.

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15 10. One or more computer readable media as recited in claim 1, wherein
16 the plurality of instructions, when executed by the one or more processors, further
17 causes the one or more processors to perform acts including:

18 identifying an expiration date associated with the payment account;
19 comparing the expiration date to a current date; and
20 determining, based on the comparing of the expiration date to the current
21 date, whether to allow the purchase to proceed.

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23 11. A system comprising:

24 an electronic wallet including a plurality of payment accounts; and

1 an account monitor, communicatively coupled to the electronic wallet, to
2 restrict the transfer of funds from at least one of the plurality of payment accounts.

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4 12. A system as recited in claim 11, wherein the account monitor
5 restricts the transfer of funds to only a group of merchants that changes over time.

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7 13. A system as recited in claim 11, wherein the account monitor
8 restricts the transfer of funds to only a static group of merchants.

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10 14. A system as recited in claim 11, wherein the account monitor further
11 restricts the payment account to being combinable with only a particular one or
12 more other payment accounts.

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14 15. A system as recited in claim 11, wherein different ones of the
15 plurality of payment accounts are restricted in different manners.

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17 16. A system as recited in claim 11, wherein each of the plurality of
18 payment accounts includes associated restrictions that are enforced by the account
19 monitor.

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21 17. A system comprising:
22 a wallet server including an electronic wallet having a plurality of payment
23 accounts; and
24 a computing device, coupled to the wallet server, to restrict how funds can
25 be transferred from at least one of the plurality of payment accounts.

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2 18. A system as recited in claim 17, wherein the computing device
3 comprises an intermediary device coupled to both the wallet server and a universal
4 credit card platform.

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6 19. A system as recited in claim 17, wherein the computing device
7 comprises at least a portion of a universal credit card platform.

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9 20. A system as recited in claim 17, wherein the computing device is to
10 restrict how funds can be transferred in response to a user request to transfer
11 funds.

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13 21. A system comprising:
14 an account interface to communicate, with an electronic wallet, regarding
15 payment accounts; and
16 an account monitor to restrict the ability to transfer funds of a payment
17 account corresponding to a particular user.

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19 22. A system as recited in claim 21, wherein the account interface
20 comprises a web page.

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22 23. A system as recited in claim 21, wherein the account interface
23 comprises an application.

1 **24.** A system as recited in claim 21, wherein the restricting comprises
2 limiting which of the plurality of on-line merchants the funds can be spent at.

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4 **25.** A system as recited in claim 21, wherein the restricting comprises
5 limiting where funds to be added to the payment account can be received from.

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7 **26.** A method comprising:
8 restricting where funds in a payment account, maintained in an electronic
9 wallet corresponding to a particular user, can be spent.

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11 **27.** A method as recited in claim 26, wherein the restricting comprises
12 restricting whether funds can be transferred to another payment account.

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14 **28.** A method as recited in claim 26, wherein the restricting comprises
15 restricting which on-line merchants the funds can be spent at.

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17 **29.** A method as recited in claim 26, further comprising limiting, via an
18 expiration date, when the payment account can be spent.

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20 **30.** A method as recited in claim 28, wherein the on-line merchants that
21 the funds can be spent at are a group of merchants that changes over time.

1 **31.** A method as recited in claim 26, further comprising restricting how
2 the funds in the payment account can be combined with funds from another
3 payment account prior to being spent.

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5 **32.** A method as recited in claim 26, wherein the payment account
6 comprises one of: a credit card account, a debit card account, a gift certificate
7 account, a rebate account, a cash account, an allowance account, or a reward
8 account.

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10 **33.** A method as recited in claim 26, further comprising restricting
11 different payment accounts in the electronic wallet in different manners.

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13 **34.** One or more computer-readable memories containing a computer
14 program that is executable by a processor to perform the method recited in claim
15 26.

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17 **35.** A method comprising:
18 restricting where funds to be added to a payment account in an electronic
19 wallet corresponding to a particular user can be received from.

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21 **36.** A method as recited in claim 35, wherein the restricting comprises
22 allowing only a particular set of one or more additional users to add funds to the
23 payment account.

1 **37.** A method as recited in claim 35, wherein the electronic wallet is
2 maintained at a remote server.

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4 **38.** A method as recited in claim 35, wherein the payment account
5 comprises a gift certificate account.

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7 **39.** A method as recited in claim 35, wherein the payment account
8 comprises a cash account.

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10 **40.** A method as recited in claim 35, further comprising restricting the
11 payment account to being combinable with only a particular one or more other
12 payment accounts.

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14 **41.** A method as recited in claim 35, further comprising restricting
15 different payment accounts in the electronic wallet in different manners.

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17 **42.** One or more computer-readable memories containing a computer
18 program that is executable by a processor to perform the method recited in claim
19 35.

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21 **43.** A method comprising:
22 creating, by a merchant, a payment account corresponding to a particular
23 user;
24 verifying the authenticity of the payment account via a universal credit card
25 platform; and

1 allowing the funds in the payment account to be spent only at the merchant.
2

3 **44.** A method as recited in claim 43, further comprising issuing a
4 physical card corresponding to the payment account.
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6 **45.** A method as recited in claim 43, further comprising adding the
7 payment account to an electronic wallet corresponding to the particular user.
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9 **46.** A method as recited in claim 43, wherein the allowing comprises
10 associating restrictions with the payment account so that funds of the payment
11 account will only be approved for purchases made from the merchant.
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13 **47.** One or more computer-readable memories containing a computer
14 program that is executable by a processor to perform the method recited in claim
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